



IFW

U.S. Appl. No. 10/712,182  
Attorney Docket No. 62941.002018  
formerly 64243.000018

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/712,182 Confirmation No.: 7887  
Applicant : Merrill Brooks SMITH  
Filed : November 13, 2003  
Title : KEYCARD FOR AUTOMATING TRANSACTION REQUESTS  
TC/Art Unit : 2876  
Examiner: : Allyson Neel Trail  
Docket No. : 62941.002018  
Customer No. : 21967

**MAIL STOP AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT UNDER 37 C.F.R. §1.111**

Sir/Madam:

**I. Introductory Comments**

In response to the non-final Office Action mailed January 26, 2005 ("Office Action"), Applicant respectfully submits this Amendment and Response under 37 CFR §1.111.

**Amendment to the specification** begins on page 2 of this paper.

**Amendment to the claims** begins on page 3 of this paper.

**Remarks** begin on page 12 of this paper.